

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appellants: Michael J Witz et al.

Title: COMMUNITY BASED FINANCIAL PRODUCT

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Examiner: Daniel Kesack
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Mail Stop Appeal Brief - Patents
Commissioner for Patents
P.O. Box 1450
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We are transmitting herewith the following attached items (as indicated with an "X"):

X Reply Brief Under 37 C.F.R. § 41.41 (5 pgs.)

If not provided for in a separate paper filed herewith, please consider this a PETITION FOR EXTENSION OF TIME for sufficient number of months to enter these papers and please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

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Customer No.: 49845

By: David N. Tran

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Mail Stop Appeal Brief - Patents, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 10 day of February, 2009.

CHRIS BARTZ
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